

FORM B9I (Chapter 13 Case) (12/03)

Case Number 05-38737

UNITED STATES BANKRUPTCY COURT
DISTRICT of Southern District of Texas

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 6/6/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Dolores Soto Garcia
 11822 Rhinebeck Dr.
 Houston, TX 77089

Case Number:
 05-38737

Social Security/Taxpayer ID Nos.:
 xxx-xx-9146

Attorney for Debtor(s) (name and address):
 Christopher Todd Morrison
 Attorney at Law
 PO Box 20575
 Beaumont, TX 77720
 Telephone number: 713-590-5060

Bankruptcy Trustee (name and address):
 William E. Heitkamp
 Office of Chapter 13 Trustee
 9821 Katy Freeway
 Ste 590
 Houston, TX 77024
 Telephone number: 713-722-1200

Meeting of Creditors:

Date: **July 20, 2005**

Time: **02:30 PM**

Location: **Suite 3401, 515 Rusk Ave, Houston, TX 77002**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **10/18/05**

For a governmental unit: **180 days from file date of petition**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The plan may be reviewed in the office of the Clerk of the Bankruptcy Court, or by attending the Creditors Meeting. The plan or a summary of the plan and a Notice of the Confirmation Hearing will be sent to you at a later date.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Address of the Bankruptcy Clerk's Office:
 United States Bankruptcy Court
 PO Box 61288
 Houston, TX 77208
 Telephone number:

For the Court:
 Clerk of the Bankruptcy Court:
 Michael N. Milby

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 6/22/05

EXPLANATIONS

FORM B9I (9/97)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Creditors May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

PROOF OF CLAIM

Case Number
05-38737

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

- ☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- ☐ Check box if you have never received any notices from the bankruptcy court in this case.
- ☐ Check box if the address differs from the address on the envelope sent to you by the court.

Name and Address where notices should be sent:

Telephone Number:

Account or other number by which creditor identifies debtor:

Check here if ☐ replaces
this claim ☐ amends a previously filed claim, dated: _____

1. Basis for Claim

- ☐ Goods sold
- ☐ Services performed
- ☐ Money loaned
- ☐ Personal injury/wrongful death
- ☐ Taxes
- ☐ Other

- ☐ Retiree benefits as defined in 11 U.S.C. §1114(a)
- ☐ Wages, salaries, and compensation (fill out below)
- Last four digits of SS #: _____
- Unpaid compensation for services performed
from _____ to _____
(date) (date)

2. Date debt was incurred:

3. If court judgment, date obtained:

4. Total Amount of Claim at Time Case Filed: \$

[illegible]

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below.

- ☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

5. Secured Claim.

- ☐ Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

- ☐ Real Estate ☐ Motor Vehicle
☐ Other

Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed
included in secured claim, if any: \$ _____

6. Unsecured Nonpriority Claim \$_____

- ☐ Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

7. Unsecured Priority Claim.

- ☐
- Check this box if you have an unsecured priority claim

Amount entitled to priority \$_____

Specify the priority of the claim:

- ☐ Wages, salaries, or commissions (up to \$4,925),* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).
- ☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4).
- ☐ Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).
- ☐ Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).
- ☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
- ☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a)().

**Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

8. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

9. Supporting Documents: *Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.*

10. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date _____

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

THIS SPACE IS FOR COURT USE ONLY

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.

---- DEFINITIONS ----

Debtor

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

Creditor

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

Proof of Claim

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

Secured Claim

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also *Unsecured Claim*.)

Unsecured Claim

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

Unsecured Priority Claim

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

Items to be completed in Proof of Claim form (if not already filled in)

Court, Name of Debtor, and Case Number:

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

Information about Creditor:

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money *or* property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

1. Basis for Claim:

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in the last four digits of your social security number and the dates of work for which you were not paid.

2. Date Debt Incurred:

Fill in the date when the debt first was owed by the debtor.

3. Court Judgments:

If you have a court judgment for this debt, state the date the court entered the judgment.

4. Total Amount of Claim at Time Case Filed:

Fill in the applicable amounts, including the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

5. Secured Claim:

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

6. Unsecured Nonpriority Claim:

Check the appropriate place if you have an unsecured nonpriority claim, sometimes referred to as a "general unsecured claim". (See DEFINITIONS, above). If your claim is partly secured and partly unsecured, state here the amount that is unsecured. If part of your claim is entitled to priority, state here the amount **not** entitled to priority.

7. Unsecured Priority Claim:

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

8. Credits:

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

9. Supporting Documents:

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0541-4
Case: 05-38737

User: chor
Form ID: b9i

Page 1 of 2
Total Served: 44

Date Rcvd: Jun 22, 2005

The following entities were served by first class mail on Jun 24, 2005.

db +Dolores Soto Garcia, 11822 Rhinebeck Dr., Houston, TX 77089-6130
aty +Christopher Todd Morrison, Attorney at Law, PO Box 20575, Beaumont, TX 77720-0575
4215326 +American Credit Exchan (original Credito, 3815 River Crossing Pkwy, Indianapolis, IN 46240-7746
4215327 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
4215328 +Amex, P O Box 297871, Fort Lauderdale, FL 33329-7871
4215330 Best Buy, PO Box 60148, City of industry, CA 91716-0148
4215331 +Blazer Fin, 121 West Southmore St, Pasadena, TX 77502-1001
4215333 +Cbusasears, Po Box 6189, Sioux Falls, SD 57117-6189
4215334 +Chase Na, 4915 Independence, Tampa, FL 33634-7518
4215335 +Christopher Morrison, Attorney at Law, P.O. Box 20575, Beaumont, TX 77720-0575
4215336 Citi Cards, PO Box 6077, Sioux Falls, SD 57117-6077
4215337 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
4215338 +Citifinancial, 7467 Ridge Rd Ste 200, Hanover, MD 21076-3104
4215339 +Citifinancial Retail S, Po Box 2065, Tempe, AZ 85280-2065
4215340 +Citimortgage Inc, Po Box 9442, Gaithersburg, MD 20898-9442
4215341 +Communitywide FCU, 1555 Western Ave, Southbend, IN 46619-3742
4215342 +Credit Collection Serv, 2 Wells Ave, Newton, MA 02459-3246
4215343 +Direct Merchants Bank, 16430 N Scottsdale Rd, Scottsdale, AZ 85254-1518
4215345 +Dsrm Nat Bk, Pob 631 112 W 8th, Amarillo, TX 79105-0631
4215346 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4215348 +Gemb/sams, Po Box 981400, El Paso, TX 79998-1400
4215350 +Great West Healthcare, PO Box 11111, Fort Scott, KS 66701-7111
4215351 +Harris County Fed Cu, 406 Caroline St Rm 100, Houston, TX 77002-2027
4215352 Household Credit Services, PO Box 80027, Salinas, CA 93912-0027
4215353 +Hsbc Nv, 1441 Schilling Pl, Salinas, CA 93901-4543
4215354 +Hsbc/bstby, Pob 6985, Bridgewater, NJ 08807-0985
4215355 +Jay Chavsa MD, 7737 SW Freeway #300, Houston, TX 77074-1824
4215356 MBNA, PO Box 15019, Wilmington, DE 19886-5019
4215357 +Monogram Bank N America, Po Box 17054, Wilmington, DE 19884-0001
4215359 Quest Diagnostics, PO Box 13589, Philadelphia, PA 19101-3589
4215361 +Shell Oil/citibank, Po Box 15687, Wilmington, DE 19850-5687
4215362 +Spiegel, Card Processing Ce P.o. Box 9204, Old Bethpage, NY 11804-9004
4215363 +Texaco/citibank, Po Box 15687, Wilmington, DE 19850-5687
4215364 Wells Fargo, PO Box 29487, Phoenix, AZ 85038-9487
4228992 +Wells Fargo Financial Texas, Inc, 4137 121st st, Urbandale, IA 50323-2310
4215365 +Wffinancial, 320 E Southmore Av Suite 314, Pasadena, TX 77502-1135

The following entities were served by electronic transmission on Jun 22, 2005 and receipt of the transmission was confirmed on:

4215329 EDI: BANKAMER.COM Jun 22 2005 18:48:00 Bank of America, PO Box 30770, Tampa, FL 33630-3770
4215332 +EDI: CAPITALONE.COM Jun 22 2005 18:48:00 Capital 1 BK, 11013 W Broad St,
Glen Allen, VA 23060-5937
4215333 +EDI: SEARS.COM Jun 22 2005 18:48:00 Cbusasears, Po Box 6189, Sioux Falls, SD 57117-6189
4215337 +EDI: CITICORP.COM Jun 22 2005 18:48:00 Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
4215344 +EDI: DISCOVER.COM Jun 22 2005 18:48:00 Discover Fin, Pob 15316, Wilmington, DE 19850-5316
4215347 +EDI: MAYSTORES.COM Jun 22 2005 18:47:00 Foleys, Po Box 1971, Houston, TX 77251-1971
4215349 +EDI: TSYS.COM Jun 22 2005 18:47:00 Gemb/walmart, Pob 981400, El Paso, TX 79998-1400
4215352 EDI: HFC.COM Jun 22 2005 18:48:00 Household Credit Services, PO Box 80027,
Salinas, CA 93912-0027
4215358 +EDI: WTRWFNNB.COM Jun 22 2005 18:47:00 Palais Royal, Po Box 64, Jacksonville, TX 75766-0064
4215360 +EDI: TSYS.COM Jun 22 2005 18:47:00 Sams Club, Po Box 981400, El Paso, TX 79998-1400
4215366 +EDI: WTRWFNNB.COM Jun 22 2005 18:47:00 Wfnnb/chadwicks Of Bos, Po Box 182746,
Columbus, OH 43218-2746

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4215325* +Dolores Soto Garcia, 11822 Rhinebeck Dr., Houston, TX 77089-6130

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0541-4
Case: 05-38737

User: chor
Form ID: b9i

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Total Served: 44

Date Rcvd: Jun 22, 2005

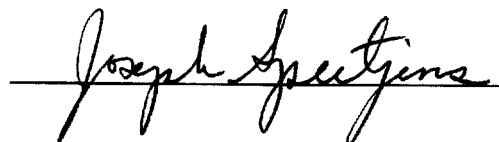
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.